

# **Public Liability Insurance**

#### Why Do I Need Insurance?

As a condition of the City permitting work within the public right-of-way it is required that you provide a certificate from your insurance provider indicating that the pemittee and/or contractor are covered by a Commercial General Liability insurance policy. This insurance is different than homeowner's insurance because it protects the City from claims for injuries to persons or damages to property which may arise from or in connection with the operation or activities performed by or on your behalf within the City right-of-way.

#### What Are the Limits that I Need?

The minimum Commercial General Liability insurance limits are to be no less than \$1,000,000 each occurrence, \$2,000,000 general aggregate and \$2,000,000 products-completed operation aggregate limit.

### **How Long Do I Need the Insurance?**

The insurance must be maintained for the duration of the permitted activity.

## **Are There Special Forms?**

Yes. The insurance industry uses special forms for this type of insurance. The City requires that insurance be written on Insurance Service Office (ISO) occurrence form CG 00 01 and cover products liability.

#### **Are There Special Requirements?**

The City must be named as an insured under the your Commercial General Liability insurance policy using ISO Additional Insured-State or Political Subdivisions-Permits CG 20 12 or a substitute that provides an equivalent endorsement.

This is intended as a summary of the insurance requirements. Please contact us for questions.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT NAME: PRODUCER PHONE (A/C, No, Ext): E-MAIL ADDRESS: FAX (A/C, No): NAIC # INSURER(S) AFFORDING COVERAGE INSURER A: INSURED INSURER B INSURER C INSURER D INSURER E **INSURER F** REVISION NUMBER: COVERAGES CERTIFICATE NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. ADDL SUBR INSR WVD POLICY EFF POLICY EXP (MM/DD/YYYY) TYPE OF INSURANCE LIMITS POLICY NUMBER GENERAL LIABILITY EACH OCCURRENCE \$ COMMERCIAL GENERAL LIABILITY \$ PREMISES (Ea occurrence) S MED EXP (Any one person) CLAIMS-MADE OCCUR S PERSONAL & ADV INJURY \$ GENERAL AGGREGATE PRODUCTS - COMP/OP AGG \$ GEN'L AGGREGATE LIMIT APPLIES PER: POLICY COMBINED SINGLE LIMIT AUTOMOBILE LIABILITY (Ea accident) BODILY INJURY (Per person) S ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS NON-OWNED BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ HIRED AUTOS AUTOS \$ UMBRELLA LIAB EACH OCCURRENCE **OCCUR EXCESS LIAB** AGGREGATE \$ CLAIMS-MADE S DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. EACH ACCIDENT N/A E.L. DISEASE - EA EMPLOYEE \$ (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - POLICY LIMIT DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) CANCELLATION CERTIFICATE HOLDER SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN City of Shoreline ACCORDANCE WITH THE POLICY PROVISIONS. 17500 Midvale Avenue North Shoreline, WA 98133-4905 AUTHORIZED REPRESENTATIVE

ACORD 25 (2010/05)

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